## IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

WILLIAM DAVID HERMAN : CASE NO. 1-17-00300-HWV

aka BILL D. HERMAN

Debtor

CHAPTER 13

1.1

WELLS FARGO BANK, NATIONAL : ASSOCIATION, AS TRUSTEE UNDER : POOLING AND SERVICING AGREEMENT : DATED AS OF OCTOBER 1, 2006 :

SECURITIZED ASSET BACKED

RECEIVABLES LLC TRUST 2006-WM2

MORTGAGE PASS-THROUGH

CERTIFICATES, SERIES 2006-WM2

Movant :

v. :

WILLIAM DAVID HERMAN :

aka BILL D. HERMAN
: DEBORAH A. HERMAN (Non-filing Co-Debtor):

Respondents

DEBTOR'S RESPONSE TO MOTION OF WELLS FARGO BANK,
NATIONAL ASSOCIATION, AS TRUSTEE UNDER POOLING AND
SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2006
SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2006-WM2
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WM2
FOR RELIEF FROM THE AUTOMATIC STAY AND CO-DEBTOR STAY
UNDER §362 and §1301 PURSUANT TO BANKRUPTCY PROCEDURE RULE 4001

AND NOW, comes Debtor, William David Herman, by and through his attorney, Gary J. Imblum, and respectfully responds as follows:

- 1. Admitted in part and denied in part. Debtor has no knowledge as to the identity of the Movant. Strict proof is demanded.
  - 2. Admitted.
- 3. Admitted in part and denied in part. The Mortgage speaks for itself. Strict proof is demanded.

4. Admitted in part and denied in part. See response to paragraph 5.

5. Admitted in part and denied in part. Debtor made one payment the week of

December 10, 2018. After receiving credit for same, Debtor believes he is, at most, one payment

behind post-petition. Strict proof is demanded as to the amount of the arrears. Further, Movant is

not entitled to fees and costs since the amount of Movant's claim exceeds the fair market value of

the property. 11 U.S.C. § 506(b), United States v. Timbers of Inwood Forest Assocs., Ltd., 484 U.S.

365 (1988).

6. Admitted in part and denied in part. It is denied that there are adequate grounds for

relief. See response to paragraph 5.

7. Denied. See response to paragraph 5.

8. Denied. See response to paragraph 5.

9. Denied. Movant should not communicate directly with Debtor. All communications

should go through Debtor's counsel.

10. Admitted in part and denied in part. Debtor has no knowledge as to whether Movant

is the proper party to bring this action. Strict proof is demanded.

WHEREFORE, Debtor respectfully requests that this Honorable Court issue an Order

denying the Motion for Relief From Stay.

Respectfully submitted,

13

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Gary J. Imblum

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Attorney for Debtor

DATED: 12-70-10

## **CERTIFICATION OF SERVICE**

I, Carol V. Shay, Paralegal, do hereby certify that I have served a copy of the foregoing DEBTOR'S RESPONSE TO MOTION OF WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF OCTOBER 1, 2006 SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2006-WM2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WM2 FOR RELIEF FROM THE AUTOMATIC STAY AND CO-DEBTOR STAY UNDER §362 and §1301 PURSUANT TO BANKRUPTCY PROCEDURE RULE 4001 upon the following persons by E-Service or by United States Mail, first class, postage prepaid, at Harrisburg, Dauphin County, Pennsylvania, addressed to:

CHARLES J DEHART III ESQUIRE **CHAPTER 13 TRUSTEE** VIA E-SERVICE

dehartstaff@pamd13trustee.com } [

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THOMAS SONG, ESQUIRE PHELAN HALLINAN DIAMOND & JONES, LLP COUNSEL FOR MOVANT VIA E-SERVICE

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For Debtor

DATED: 12/20/18